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Date: August 11, 2003

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 3

File: Graff-P1-01

3625\$
8/C
9-12-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Richard A. Graff
Serial No.	:	09/785,254
Filed	:	February 16, 2001
For	:	FURTHER IMPROVED SYSTEM AND METHODS FOR COMPUTING TO SUPPORT DECOMPOSING PROPERTY INTO SEPARATELY VALUED COMPONENTS
Group Art Unit	:	3625
Examiner	:	Nicholas D. Rosen

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response;
2. Petition for Extension of Time;
3. Substitute Specification pages 12, 35-37, 50, 81, 89, 93, and 96;
4. Substitute Abstract; and
5. A copy of "The Handbook Of Fixed-Income," Frank J. Fabossi, 5th Ed.

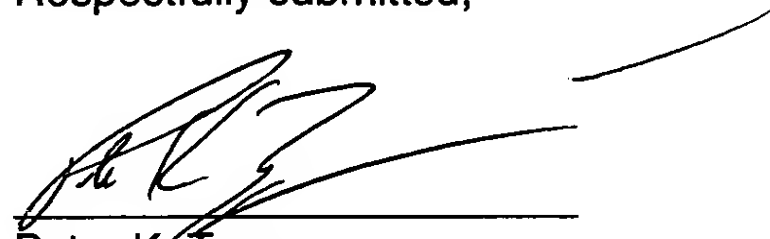
(1997) Page 161.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: August 11, 2003



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